



VISA Account Updater (VAU): FAQ

What is VISA Account Updater (VAU)?

- VISA Account Updater (VAU) is a service participating merchants can use that will provide updates to merchants who maintain card-on-file account information to process recurring/automated payments (ex. Subscription services, Utility companies, etc...)

What are card-on-file transactions?

- Card-on-file transactions are payments processed using a card number that a merchant or service provider has stored on file. These could be companies that have your card information, but only use it at your request, such as Amazon or Uber. Or they could be companies that automatically run payments each month using your card such as a phone service, television service, or internet provider.

Will all my payment information be automatically updated?

- No. The VAU is only available from participating merchants and they can choose how frequently they check for updated card information. It is still recommended that you still check with the merchant to verify your payment information.

How do I know if my card-on-file merchants are participating in the service?

- Participation in the VAU service is voluntary on the merchant side. Therefore some merchants may be participating while others are not. Cardholders will have to verify with merchants that they are participating. This information is not shared with the bank.

Do cardholders need to do anything to use the VAU service?

- No. All customers will automatically be “opted in” to this service.

Can cardholders choose not to participate in this service?

- Yes, all customers have the option to “Opt-out” of the VAU service. You can opt your Farmers Bank Check Card or Credit Card out of the service by contacting the bank at 208-734-1500, or by filling out the [Opt-Out form](#).